

**DEERFIELD TOWNSHIP**  
**MECOSTA COUNTY, MICHIGAN**  
**AUDIT REPORT**  
**MARCH 31, 2006**

## Auditing Procedures Report

Issued under P.A. 2 of 1968, as amended and P.A. 71 of 1919, as amended.

Local Unit of Government Type <input type="checkbox"/> County <input type="checkbox"/> City <input checked="" type="checkbox"/> Twp <input type="checkbox"/> Village <input type="checkbox"/> Other		Local Unit Name <b>DEERFIELD TOWNSHIP</b>	County <b>MECOSTA</b>
Fiscal Year End <b>MARCH 31, 2006</b>	Opinion Date <b>AUGUST 25, 2006</b>	Date Audit Report Submitted to State <b>SEPTEMBER 19, 2006</b>	

We affirm that:

We are certified public accountants licensed to practice in Michigan.

We further affirm the following material, "no" responses have been disclosed in the financial statements, including the notes, or in the Management Letter (report of comments and recommendations).

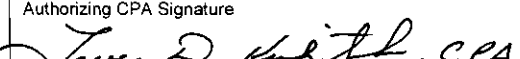
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**Check each applicable box below.** (See instructions for further detail.)

1. ☒ ☐ All required component units/funds/agencies of the local unit are included in the financial statements and/or disclosed in the reporting entity notes to the financial statements as necessary.
2. ☒ ☐ There are no accumulated deficits in one or more of this unit's unreserved fund balances/unrestricted net assets (P.A. 275 of 1980) or the local unit has not exceeded its budget for expenditures.
3. ☒ ☐ The local unit is in compliance with the Uniform Chart of Accounts issued by the Department of Treasury.
4. ☒ ☐ The local unit has adopted a budget for all required funds.
5. ☒ ☐ A public hearing on the budget was held in accordance with State statute.
6. ☒ ☐ The local unit has not violated the Municipal Finance Act, an order issued under the Emergency Municipal Loan Act, or other guidance as issued by the Local Audit and Finance Division.
7. ☒ ☐ The local unit has not been delinquent in distributing tax revenues that were collected for another taxing unit.
8. ☒ ☐ The local unit only holds deposits/investments that comply with statutory requirements.
9. ☒ ☐ The local unit has no illegal or unauthorized expenditures that came to our attention as defined in the *Bulletin for Audits of Local Units of Government in Michigan*, as revised (see Appendix H of Bulletin).
10. ☒ ☐ There are no indications of defalcation, fraud or embezzlement, which came to our attention during the course of our audit that have not been previously communicated to the Local Audit and Finance Division (LAFD). If there is such activity that has not been communicated, please submit a separate report under separate cover.
11. ☒ ☐ The local unit is free of repeated comments from previous years.
12. ☒ ☐ The audit opinion is UNQUALIFIED.
13. ☒ ☐ The local unit has complied with GASB 34 or GASB 34 as modified by MCGAA Statement #7 and other generally accepted accounting principles (GAAP).
14. ☒ ☐ The board or council approves all invoices prior to payment as required by charter or statute.
15. ☒ ☐ To our knowledge, bank reconciliations that were reviewed were performed timely.

If a local unit of government (authorities and commissions included) is operating within the boundaries of the audited entity and is not included in this or any other audit report, nor do they obtain a stand-alone audit, please enclose the name(s), address(es), and a description(s) of the authority and/or commission.

I, the undersigned, certify that this statement is complete and accurate in all respects.

<b>We have enclosed the following:</b>	Enclosed	Not Required (enter a brief justification)	
Financial Statements	<input checked="" type="checkbox"/>		
The letter of Comments and Recommendations	<input checked="" type="checkbox"/>		
Other (Describe)	<input type="checkbox"/>		
Certified Public Accountant (Firm Name) <b>TERRY KIRKPATRICK, CPA, P.C.</b>		Telephone Number <b>231-796-3332</b>	
Street Address <b>211 MAPLE STREET</b>		City <b>BIG RAPIDS</b>	State <b>MI</b>
		Zip <b>49307</b>	
Authorizing CPA Signature 	Printed Name <b>Terry D. Kirkpatrick</b>		License Number <b>18035</b>

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**TERRY KIRKPATRICK, CPA, P.C.**  
CERTIFIED PUBLIC ACCOUNTANT

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**Independent Auditor's Report**

To the Township Board  
Deerfield Township, Mecosta County

We have audited the accompanying financial statements of the governmental activities, each major fund, and the aggregate remaining fund information of Deerfield Township, Mecosta County, Michigan, as of and for the year ended March 31, 2006, which collectively comprise Deerfield Township's basic financial statements as listed in the table of contents. These financial statements are the responsibility of the management of Deerfield Township, Mecosta County, Michigan. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, each major fund, and the aggregate remaining fund information of Deerfield Township, Mecosta County, Michigan, as of March 31, 2006, for the year then ended in conformity with accounting principles generally accepted in the United States of America.

The Deerfield Township has implemented a new financial reporting model, as required by provisions of GASB Statement No. 34, *Basic Financial Statements – Management's Discussion and Analysis- for State and Local Governments*, as of March 31, 2005. Management has elected not to present the Management's Discussion and Analysis portion of the financial statements.

Our audit was conducted for the purpose of forming an opinion on the financial statements that collectively comprise the Deerfield Township, Mecosta County, Michigan basic financial statements. The combining and individual non-major fund financial statements have been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, are fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Terry Kirkpatrick, CPA, P.C.

Big Rapids, Michigan  
August 25, 2006

## *BASIC FINANCIAL STATEMENTS*

Deerfield Township – Mecosta County, Michigan  
Government Wide Statement of Net Assets  
March 31, 2006

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	Governmental Activities
ASSETS	
Cash and Cash Equivalents	\$ 298,953
Receivables - Other Governmental Units	25,444
Capital Assets (Net)	<u>15,600</u>
Total assets	<u>\$ 339,997</u>
LIABILITIES	
Payroll Tax Payable	\$ 259
NET ASSETS	
Invested in capital assets, net of related debt	15,600
Unrestricted	<u>324,138</u>
Total net assets	<u>339,738</u>
Total liabilities and net assets	<u>\$ 339,997</u>

The "Notes to Financial Statements" are an integral part of these statements.

Deerfield Township -- Mecosta County, Michigan  
Government Wide Statement of Activities  
For the Year Ended March 31, 2006

	Expenses	Charges for Services	Operating Grants	Governmental Activities Net (Expense) Revenue and Changes in Net Assets
PRIMARY GOVERNMENT				
General Government	\$ 47,631	\$ 0	\$ 0	(47,631)
Public Safety	15,397	0	0	(15,397)
Public Works	39,138	0	0	(39,138)
Cultural and Recreation	600	0	0	(600)
Other Functions	5,896	0	0	(5,896)
Depreciation (unallocated)	1,265	0	0	(1,265)
Total primary government	\$ 109,927	\$ 0	\$ 0	(109,927)

General Revenues	
Property Tax, levied for general operations	38,641
State Grants	103,500
Interest and Rent	9,007
Other Revenue	1,095
Total general revenues	152,243
Change in Net Assets	
Net assets - Beginning of year	42,316
Net assets - End of year	297,422
	\$ 339,738

The "Notes to Financial Statements" are an integral part of these statements.

*GOVERNMENTAL FUND FINANCIAL STATEMENTS*



Deerfield Township – Mecosta County, Michigan  
Governmental Fund Balance Sheet  
March 31, 2006

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	General Fund
ASSETS	
Cash and Cash Equivalents	\$ 298,953
Due from State of Michigan	16,432
Due from Lake County	2,665
Due from Current Tax Fund	6,347
Total assets	<u>\$ 324,397</u>
LIABILITIES AND FUND EQUITY	
Payroll Tax Payable	\$ 259
Fund Balance - Unreserved and Undesignated	324,138
Total liabilities and fund equity	<u>\$ 324,397</u>
Reconciliation of the Balance Sheet of Governmental Funds to the Statement of Net Assets	
Total Governmental Fund Balances	\$ 324,138
Amounts reported for governmental activities in the statement of net assets are different because:	
Cost of capital assets, net of depreciation	<u>15,600</u>
Net assets of governmental activities	<u>\$ 339,738</u>

The "Notes to Financial Statements" are an integral part of these statements.

Deerfield Township – Mecosta County, Michigan  
Governmental Fund Statement of Revenues, Expenditures and Changes in Fund Balance  
For the Year Ended March 31, 2006

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	General <u>Fund</u>
REVENUES	
Property Tax	\$ 38,641
State Grants	103,500
Interest and Rents	9,007
Other Revenue	<u>1,095</u>
Total revenues	152,243
EXPENDITURES	
General Government	47,631
Public Safety	15,397
Public Works	39,138
Cultural and Recreation	600
Other Functions	<u>5,896</u>
Total expenditures	<u>108,662</u>
EXCESS OF REVENUES OVER (UNDER) EXPENDITURES	43,581
Fund Balance - April 1,	<u>280,557</u>
Fund Balance - March 31,	<u><u>\$ 324,138</u></u>

The "Notes to Financial Statements" are an integral part of these statements.

## Deerfield Township – Mecosta County, Michigan

Reconciliation of the Statement of Revenue, Expenditures and Changes in Fund Balance of Governmental Funds to the Statement of Activities

For the Year Ended March 31, 2006

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Net Change in Fund Balances - Total Government Funds	\$ 43,581
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Amounts reported for governmental activities in the statement of activities are different because:

Governmental funds report capital outlays as expenditures; in the statement of activities, these costs are allocated over their estimated useful lives as depreciation

Depreciation expense	<u>(1,265)</u>
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Change in Net Assets of Governmental Activities	<u><u>\$ 42,316</u></u>
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The "Notes to Financial Statements" are an integrated part of these statements.

Deerfield Township – Mecosta County, Michigan

Fiduciary Fund  
Statement of Net Assets  
March 31, 2006

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Agency Fund Type  
Property Tax Collection Fund

ASSETS

Cash and Cash Equivalents	\$	<u>9,808</u>
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LIABILITIES

Due to General Fund	\$	6,347
Due to Other Governmental Units		<u>3,461</u>
Total liabilities	\$	<u>9,808</u>

The "Notes to Financial Statements" are an integrated part of these statements.

## *NOTES TO FINANCIAL STATEMENTS*

## Deerfield Township – Mecosta County, Michigan

Notes to Financial Statements

For the Year Ended March 31, 2006

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### NOTE A – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies of Deerfield Township conform to accounting policies generally accepted in the United States of America (GAAP) as applicable to governmental units. The following is a summary of the significant accounting policies used by Deerfield Township:

#### Reporting Entity

The Township is governed by an elected, five-member, Board. The accompanying financial statements present the government and its component units; entities for which the government is considered to be financially accountable. Based on the application of the criteria, the Township does not contain any component units.

#### Government – Wide and Fund Financial Statements

The government-wide financial statements (i.e., the statement of net assets and the statement of changes in net assets) report information on all of the non-fiduciary activities of the primary government. For the most part, the effect of inter-fund activity has been removed from these statements. Governmental activities, normally supported by taxes and intergovernmental revenues, are reported separately from business-type activities, which rely to a significant extent on fees and charges for support.

The statement of activities demonstrates the degree to which the direct expenses of a given function or segment are offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Program revenue includes: (1a) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment; and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as general revenue.

Separate financial statements are provided for governmental funds and fiduciary funds, even though the latter are excluded from the government-wide financial statements. Major individual governmental funds are reported as separate columns in the fund financial statements.

#### Measurement Focus, Basis of Accounting and Financial Statement Presentation

**District-Wide Statements** - The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenue is recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenue in the year for which they are levied. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

**Fund Based Statements** - Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenue is recognized as soon as it is both measurable and available. Revenue is considered to be available if it is collected within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the government considers revenues to be “available” if they are collected within 60 days of the end of the current fiscal period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures are recorded only when payment is due.

Property taxes – Deerfield Township’s property tax is levied on each December 1<sup>st</sup> on the taxable valuation of property located within Deerfield Township as of the preceding December 31<sup>st</sup>.

## Deerfield Township – Mecosta County, Michigan

Notes to Financial Statements - Continued  
For the Year Ended March 31, 2006

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Although the Deerfield Township 2005 ad valorem tax is levied and collectible on December 1, 2005, it is Deerfield Township's policy to recognize revenue from the current tax levy in the current year when the proceeds of this levy are budgeted and made "available" for the financing of operations.

The 2005 taxable valuation of Deerfield Township totaled approximately \$29,300,000, on which ad valorem taxes levied consisted of 1.2268 mills for the Township operating purposes. These amounts are recognized in the respective General Fund financial statements as Due from Mecosta County and/or as a tax revenue.

The Township reports the following major governmental funds:

The General Fund is the Township's primary operating fund. It accounts for all financial resources of the Township, except those required to be accounted-for in another fund.

Additionally, the Township reports the following fund types:

The Township reports a Fiduciary Fund (Agency Fund). This fund accounts for taxes and special assessments collected by the Township as an agent for other taxing units. Fiduciary Fund net assets and results of operations are not included in the government-wide financial statements. Agency Funds are custodial in nature (assets equal liabilities) and do not involve measurement of results of operations.

As a general rule, the effect of inter-fund activity has been eliminated from the government-wide financial statements.

### **Assets, Liabilities and Net Assets or Equity**

**Deposits and Investments** – Cash and cash equivalents are considered to be cash on hand, demand deposits, and short-term investments with a maturity of three months or less when acquired. Investments are stated at fair value.

**Receivables and Payables** – In general, outstanding balances between funds are reported as "due to/from other funds". Activity between funds that is representative of lending/borrowing arrangements outstanding at the end of the fiscal year is referred to as "advances to/from other funds".

All trade and property tax receivables are shown as net of allowance for uncollectible amounts. Property taxes are levied on each December 1<sup>st</sup> and are considered delinquent on March 1<sup>st</sup> of the following year, at which time interest and penalties are assessed.

**Capital Assets** – Capital assets, which include property, plant and equipment assets are reported in the applicable governmental activities column in the government-wide financial statements. Capital assets are defined by the government as assets with an initial individual cost of more than \$5,000 and an estimated useful life in excess of two years. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at estimated fair market value at the date of the donation.

Property, plant and equipment is depreciated using the straight-line method over the following useful lives:

Building	40 years
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## Deerfield Township – Mecosta County, Michigan

Notes to Financial Statements - Continued  
For the Year Ended March 31, 2006

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**Fund Equity** – In the fund financial statements, governmental funds report reservations of fund balance for amounts that are not available for appropriation or are legally restricted by outside parties for use for a specific purpose. Designations of fund balance represent tentative management plans that are subject to change.

### NOTE B – STEWARDSHIP, COMPLIANCE AND ACCOUNTABILITY

**Budgetary Information** – Annual budgets are adopted on a basis consistent with generally accepted accounting principles for all governmental units. All annual appropriations lapse at fiscal year end.

The budget document presents information by fund, function, activity and line items. The legal level of budgetary control adopted by the governing body is the activity level. State law requires the Township have its budget in place by April 1<sup>st</sup>. Expenditures in excess of amounts budgeted is a violation of Michigan Law. State law permits a township to amend its budgets during the year.

### NOTE C – DEPOSITS AND INVESTMENTS

Michigan Compiled Laws, Section 129.91, authorizes the local governmental unit to make deposits and invest in the accounts of federally insured banks, credit unions, and savings and loan associations, which have an office in Michigan. The Township is allowed to invest in bonds, securities and other direct obligations of the United States or any agency or instrumentality of the United States; United States government or federal agency obligations; repurchase agreements; bankers' acceptance of United States banks; commercial paper rated within the two highest classifications which mature not more than 270 days after the date of purchase; obligations of the State of Michigan or its political subdivisions which are rated as investment grade; and mutual funds composed of investment vehicles which are legal for direct investment by local units of government in Michigan.

The Township has designated two banks for the deposit of Township Funds. The investment policy adopted by the Township Board in accordance with Public Act 196 of 1997 has authorized investment in bank accounts and certificates of deposit, but not the remainder of State statutory authority as listed above.

The Township's deposits and investment policy are in accordance with statutory authority.

At year-end, the Township's deposits and investments were reported in the basic financial statements in the following categories:

	<u>Governmental Activities</u>
Cash and cash equivalents	\$ 298,953

The bank balance of the primary government's deposits is \$317,182, of which \$186,098 is covered by federal depository insurance.

### NOTE D – RECEIVABLES

Receivables as of year-end for the government's individual major and non-major funds are as follows:

	<u>General</u>
Due from County	\$ 2,665
Due from State	16,432
Due from Current Tax Fund	6,347
	<u>\$ 25,444</u>



## NOTE E – CAPITAL ASSETS

Capital asset activity of the governmental activities for the current year was as follows:

	Beginning Balance	Increases	Decreases	Ending Balance
Capital assets not being depreciated				
Land	\$ 15,600	\$ 0	\$ 0	\$ 15,600
Capital assets being depreciated				
Buildings	50,601	0	0	50,601
Less Accumulated depreciation for Capital assets	(49,336)	(1,265)	(0)	(50,601)
Net capital assets	<u>\$ 16,865</u>	<u>\$ (1,265)</u>	<u>\$ 0</u>	<u>\$ 15,600</u>

Depreciation expense was not charged to activities as the Township considers its assets to impact multiple activities and allocation is not practical.

## NOTE F – RISK MANAGEMENT

The Township is exposed to various risks of loss related to property loss, torts, errors and omissions and employee injuries (workers' compensation). The Township has purchased workers' compensation insurance for such claims. Settled claims relating to the workers' compensation insurance have not exceeded the amount of insurance coverage in any of the past three fiscal years.

*REQUIRED SUPPLEMENTAL INFORMATION*

Deerfield Township – Mecosta County, Michigan  
 Budgetary Comparison Schedule  
 General Fund  
 For the Year Ended March 31, 2006

	<u>Original Budget</u>	<u>Amended Budget</u>	<u>Actual</u>	Variance with Final Budget Favorable (Unfavorable)
BEGINNING OF YEAR FUND BALANCE	\$ 280,557	\$ 280,557	\$ 280,557	\$ 0
Resources (inflows)				
Property Tax	25,000	25,000	38,641	13,641
State Grants	102,000	102,000	103,500	1,500
Interest and Rents	1,000	1,000	9,007	8,007
Other Revenue	200	200	1,095	895
Amounts Available for Appropriation	408,757	408,757	432,800	24,043
Charges to Appropriations (outflows)				
General Government				
Township board	4,772	4,772	3,943	829
Supervisor	3,520	3,520	3,020	500
Elections	2,000	2,000	497	1,503
Assessor	11,750	13,000	12,067	933
Clerk	8,710	8,710	7,804	906
Board of review	900	900	480	420
Treasurer	13,199	13,199	10,865	2,334
Township hall	3,000	3,000	4,301	(1,301)
Cemetery	5,200	5,200	4,654	546
Public Safety				
Fire protection	13,800	13,800	15,397	(1,597)
Public Works				
Highways, Streets, and Bridges	40,000	40,000	39,138	862
Cultural and Recreation				
Library	600	600	600	0
Other Functions				
Insurance and Bonds	6,000	6,500	3,980	2,520
Social security/ medicare tax	6,827	6,827	1,916	4,911
Total Charges to Appropriations	120,278	122,028	108,662	13,366
Budgetary Fund Balance - March 31,	\$ 288,479	\$ 286,729	\$ 324,138	\$ 37,409

**TERRY KIRKPATRICK, CPA, P.C.**  
CERTIFIED PUBLIC ACCOUNTANT

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August 25, 2006

Members of the Deerfield Township Board  
Mecosta County, MI

I recently completed my audit of the general purpose financial statements of Deerfield Township for the year ended March 31, 2006. During the audit, I had an opportunity to test internal controls and to observe the accounting and financial procedures and many of the general management practices of Deerfield Township. Based upon these tests and observations, there are several matters that I specifically want to call to your attention.

**RECORD CHANGES IN CERTIFICATES OF DEPOSIT**

The Clerk and Treasurer need to record increases and decreases in the balances of the certificates of deposit owned by the Township. We had to inquire at your bank to determine the balances of the certificates of deposit owned by the Township at the beginning and end of the year. Their financial records should record all transactions involving certificates of deposit.

**OFFICIAL'S COVERED BY PENSION PLAN NOT  
SUBJECT TO SOCIAL SECURITY/MEDICARE TAX**

The Township officials covered by the pension plan are not subject to social security tax unless the Township has a signed agreement with the social security administration. In addition, if the official has been in office since March 31, 1986, the wage is not subject to the Medicare portion of the tax either. This will save the official 7.65% of his/her salary in tax and it will also save the Township the 7.65% in matching costs.

Supposedly, the pension plan is a substitute for social security that the Township provides to its officials.

This comment was also mentioned in the Township audit for the year ended March 31, 2004.

**TOWNSHIP "MINUTES" SIGNED BY CLERK**

The minute book maintained by the Township Clerk for township board meetings is an official document that should be signed by the Township Clerk. Also, the minutes for June 9, 2005 and July 14, 2005 are identical.

**FORMS W-2 FOR BOARD OF REVIEW MEMBERS**

To my knowledge, election workers are about the only employees not subject to withholding. Therefore, Board of Review members should have social security and medicare tax withheld from their earnings and a Form W-2 issued at the end of the year.

## DOG LICENSES AND SUMMER TAX COLLECTION ARE TREASURER WAGES

One of the Treasurer's duties is to collect dog license fees. The majority of this fee is turned over to the County and a small amount of each license is kept by the Township. In addition, the Township is reimbursed by the State of Michigan at the rate of \$2.50 per parcel to collect the summer tax. The collection of this tax is also a duty of the Treasurer.

Since both of the above are normal duties of the Treasurer, the wage paid to the Treasurer should include the collection of these fees. The Treasurer's total wages should be included in a Form W-2 and should be included in the salary resolution that must be approved at least thirty days prior to the start of the fiscal year.

## OTHER MATTERS

I have enjoyed working with your staff. Their competence and assistance were instrumental in my timely completion of the audit.

Two copies of the audit report, the auditing procedures report, and this letter have been mailed to the Michigan Department of Treasury, Local Audit Division.

If you have any questions regarding this letter or the audit, please do not hesitate to contact me.

*Terry K. Smith, CPA, P.C.*